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UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

JUDGE ANDERSEN

UNITED STATES OF AMERICA

MAGISTRATE JUDGE NOLAN

v.

No. **08CR 670**

JANET GUIDRY,

also known as "Janet Harris," and

TANAGA GUIDRY,

also known as "Tanaga Murray," "Tanaga  
Johnson" and "Tanaga Hunter"Violations: Title 18, United States  
Code, Sections 1343, 1028A(a)  
and 2**FILED**

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MICHAEL W. DOBBINS  
CLERK, U.S. DISTRICT COURTCOUNT ONE

The SPECIAL JUNE 2007 GRAND JURY charges:

1. At times material to this indictment:

a. The following companies, among others, were in the business of selling and leasing automobiles and trucks to consumers: Tyson Ford, Gary, Indiana; Bill Kay Honda, Bourbonnais, Illinois; Jordan Automotive Group, Mishawaka, Indiana; Elmhurst Lincoln Mercury, Elmhurst, Illinois; Pugi of Chicagoland, Downers Grove, Illinois; Grand Subaru, Bensenville, Illinois; Seelye-Wright of South Haven, South Haven, Michigan; Mike Haggerty Pontiac-GMC, Oak Lawn, Illinois; Grand Honda, Elmhurst, Illinois; Saturn of South Holland, South Holland, Illinois; Saturn of Naperville, Naperville, Illinois; Gurley Leep Imports, Mishawaka, Indiana; Frankie's Auto Sales, Chicago Heights, Illinois; and Standard Auto Sales, Chicago Heights, Illinois ("Automobile Dealerships").

b. The following companies, among others, were in the business of providing financing to consumers in connection with the purchase and lease of automobiles and trucks: Ford Motor Credit Company; American Honda Finance Corporation; Toyota Motor Credit Corporation; Chase Auto Finance; Michigan State University Federal Credit Union; GMAC LLC; and Wachovia Dealer Services ("Finance Companies").

c. DealerTrack, Inc. ("DealerTrack") provided an Internet-based product for processing consumer credit applications. Through DealerTrack, Automobile Dealerships assisted consumers in applying for financing for the purchase and lease of automobiles and trucks from Finance Companies. Requests for automobile financing sent from Automobile Dealerships to DealerTrack were processed through DealerTrack's computer server located in Weehawken, New Jersey.

d. RouteOne LLC ("RouteOne") provided an Internet-based product for processing consumer credit applications. Through RouteOne, Automobile Dealerships assisted consumers in applying for financing for the purchase and lease of automobiles and trucks from Finance Companies. Requests for automobile financing sent from Automobile Dealerships to RouteOne were processed through RouteOne's computer server located in Plano, Texas.

e. American Honda Finance Corporation ("AHFC") provided an Internet-based system for processing consumer credit applications, which enabled Automobile Dealerships affiliated with Honda to assist consumers in applying for financing from AHFC

for the purchase and lease of automobiles and trucks. Requests for automobile financing sent from Automobile Dealerships to AHFC were processed through AHFC's computer server located in Torrance, California.

f. To determine whether a consumer qualified for financing provided through, among other sources, Finance Companies, Automobile Dealerships and Finance Companies relied on consumers to submit truthful and accurate information, including: the consumer's name; the consumer's Social Security number; the consumer's employer; the consumer's wages; and the consumer's educational history.

2. Beginning no later than in or about June 2005, and continuing through at least 2007, in the Northern District of Illinois, Eastern Division, and elsewhere,

JANET GUIDRY,  
also known as Janet Harris, and  
TANAGA GUIDRY,  
also known as "Tanaga Murray,"  
"Tanaga Johnson" and "Tanaga Hunter,"

defendants herein, together with individuals known and unknown to the Grand Jury, knowingly devised, intended to devise, and participated in a scheme to obtain money and property from Automobile Dealerships and Finance Companies by means of materially false and fraudulent pretenses, representations, and promises, as more fully described below.

3. It was part of the scheme that JANET GUIDRY and TANAGA GUIDRY used false information or information belonging to others without permission to obtain financing for the purchase and lease of motor vehicles that they would not otherwise have been

qualified to receive based on their financial circumstances. Once qualified for financing, JANET GUIDRY and TANAGA GUIDRY used the motor vehicles without paying according to the terms of the purchase, finance and lease agreements.

4. It was further part of the scheme that JANET GUIDRY and TANAGA GUIDRY used and caused others to use false names for the purpose of buying and leasing automobiles and trucks from Automobile Dealerships, and to obtain financing for the purchase of these vehicles from Finance Companies.

5. It was further part of the scheme that JANET GUIDRY and TANAGA GUIDRY used and caused others to use false Social Security numbers and also Social Security numbers that belonged to others for the purpose of buying and leasing automobiles and trucks from Automobile Dealerships, and to obtain financing for the purchase of these vehicles from Finance Companies.

6. It was further part of the scheme that JANET GUIDRY and TANAGA GUIDRY made and caused others to make false representations concerning employment and wages for the purpose of buying and leasing automobiles and trucks from Automobile Dealerships, and to obtain financing for the purchase of these vehicles from Finance Companies.

7. It was further part of the scheme that JANET GUIDRY and TANAGA GUIDRY made and caused others to make false representations concerning their educational background for the purpose of buying and leasing automobiles and trucks from Automobile

Dealerships, and to obtain financing for the purchase of these vehicles from Finance Companies.

8. It was further part of the scheme that, from in or about June 2005 through at least 2007, defendants, JANET GUIDRY and TANAGA GUIDRY obtained and attempted to obtain over 15 automobiles and trucks from Automobile Dealerships through false information without paying for them.

9. It was further part of the scheme that defendants, JANET GUIDRY and TANAGA GUIDRY intended to and did cause Automobile Dealerships and Finance Companies to suffer losses by failing to pay for the automobiles and trucks according to the terms of the purchase agreements, finance agreements and lease agreements.

10. It was further part of the scheme that defendants, JANET GUIDRY and TANAGA GUIDRY concealed, misrepresented and hid, and caused to be concealed, misrepresented and hidden, the existence and purpose of the scheme and acts done in furtherance of the scheme.

11. On or about May 10, 2006, at Elmhurst, Illinois, in the Northern District of Illinois, Eastern Division, and elsewhere,

JANET GUIDRY,  
also known as "Janet Harris," and  
TANAGA GUIDRY,  
also known as "Tanaga Murray,"  
"Tanaga Johnson" and "Tanaga Hunter,"

defendants herein, for the purpose of executing the scheme described above, knowingly caused to be transmitted by means of wire communication in interstate commerce from

Elmhurst, Illinois to Torrance, California, certain signs, signals and sounds, namely, an on-line credit application for the purchase of a 2006 Honda Ridgeline from Grand Honda, Elmhurst, Illinois, to AHFC's computer server located in Torrance, California;

In violation of Title 18, United States Code, Sections 1343 and 2.

COUNT TWO

The SPECIAL JUNE 2007 GRAND JURY further charges:

1. Paragraphs 1 through 10 of Count One are realleged as if fully restated herein.
2. On or about June 10, 2006, at Downers Grove, in the Northern District of Illinois, Eastern Division, and elsewhere,

JANET GUIDRY,  
also known as "Janet Harris,"

defendant herein, for the purpose of executing the scheme described above, knowingly caused to be transmitted by means of wire communication in interstate commerce from Downers Grove, Illinois to Weehawken, New Jersey, certain signs, signals and sounds, namely, an on-line credit application to finance the purchase of a 2006 Hyundai Sante Fe from Pugi of Chicagoland, Downers Grove, Illinois to DealerTrack's computer server located in Weehawken, New Jersey;

In violation of Title 18, United States Code, Sections 1343 and 2.

COUNT THREE

The SPECIAL JUNE 2007 GRAND JURY further charges:

1. Paragraphs 1 through 10 of Count One are realleged as if fully restated herein.
2. On or about July 24, 2006, at Matteson, Illinois, in the Northern District of Illinois, Eastern Division,

JANET GUIDRY  
also known as "Janet Harris,"

defendant herein, for the purpose of executing and attempting to execute the scheme described above, knowingly caused to be transmitted by means of wire communication in interstate commerce from Bourbonnais, Illinois to Torrance, California, certain signs, signals and sounds, namely, an on-line credit application for the purchase of a 2006 Honda Odyssey from Bill Kay Honda, Bourbonnais, Illinois to AHFC's computer server located in Torrance, California;

In violation of Title 18, United States Code, Sections 1343 and 2.



COUNT FOUR

The SPECIAL JUNE 2007 GRAND JURY further charges:

1. Paragraphs 1 through 10 of Count One are realleged as if fully restated herein.
2. On or about October 4, 2006, at Bensenville, in the Northern District of Illinois, Eastern Division, and elsewhere,

TANAGA GUIDRY,  
also known as "Tanaga Murray,"  
"Tanaga Johnson" and "Tanaga Hunter,"

defendant herein, for the purpose of executing and attempting to execute the scheme described above, knowingly caused to be transmitted by means of wire communication in interstate commerce from Bensenville, Illinois to Weehawken, New Jersey, certain signs, signals and sounds, namely, an on-line credit application for the purchase of a 2006 Subaru Tribeca from Grand Subaru in Bensenville, Illinois to DealerTrack's computer server located in Weehawken, New Jersey;

In violation of Title 18, United States Code, Sections 1343 and 2.

COUNT FIVE

The SPECIAL JUNE 2007 GRAND JURY further charges:

1. Paragraphs 1 through 10 of Count One are realleged as if fully restated herein.
2. On or about November 20, 2006, at Naperville, in the Northern District of Illinois, Eastern Division, and elsewhere,

TANAGA GUIDRY,  
also known as "Tanaga Murray,"  
"Tanaga Johnson" and "Tanaga Hunter,"

defendant herein, for the purpose of executing the scheme described above, knowingly caused to be transmitted by means of wire communication in interstate commerce from Naperville, Illinois to Plano, Texas, certain signs, signals and sounds, namely, an on-line credit application for the purchase of a 2007 Saturn Aura from Saturn of Naperville, Naperville, Illinois to RouteOne's computer server located in Plano, Texas;

In violation of Title 18, United States Code, Sections 1343 and 2.

COUNT SIX

The SPECIAL JUNE 2007 GRAND JURY further charges:

On or about July 1, 2006, at Matteson, in the Northern District of Illinois, Eastern Division,

JANET GUIDRY,  
also known as Janet Harris,

defendant herein, did knowingly use, without lawful authority, a means of identification of another person, namely, Social Security number XXX-XX-4145, issued to Individual A, during and in relation to the wire fraud offense described in Count Three of this indictment;

In violation of Title 18, United States Code, Section 1028A(a)(1).

A TRUE BILL:

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FOREPERSON

\_\_\_\_\_  
UNITED STATES ATTORNEY